

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

ALMA SIBILA BLANCO

Debtor(s)

Case No. 24-14810

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/06/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,770.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$850.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
FRANCIS P. CULLARI, ESQ.	Attorney Fee	\$850.00	\$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	1,200.00	NA	NA	0.00	0.00
AARONS	Unsecured	NA	NA	NA	0.00	0.00
BOROUGH OF NORTH PLAINFIELD	Secured	0.00	NA	NA	0.00	0.00
BRYANT STATE BANK	Unsecured	950.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Secured	5,353.00	5,166.19	5,166.19	0.00	0.00
CHERRY TECHNOLOGIES INC	Unsecured	221.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	10,649.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	853.00	853.52	853.52	0.00	0.00
COMENITY BANK/BURLINGTON	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,186.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK/LEGACY	Unsecured	991.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,193.00	1,193.83	1,193.83	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	359.00	359.76	359.76	0.00	0.00
JUDKINS COLONIAL HOME, INC	Unsecured	1,570.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	2,015.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	919.00	919.01	919.01	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,387.00	3,387.94	3,387.94	0.00	0.00
MACY'S/ DSNB	Unsecured	359.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,213.00	3,213.44	3,213.44	0.00	0.00
MIDFIRST BANK	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	894.00	894.44	894.44	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	718.00	718.76	718.76	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	409.00	409.53	409.53	0.00	0.00
NAVIENT	Unsecured	9,548.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	8,683.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,590.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,902.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	5,796.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,720.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,804.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,767.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,918.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,693.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,645.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,046.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,959.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,870.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,856.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	10,220.00	NA	NA	0.00	0.00
NETCREDIT/RB / ENOVA	Unsecured	1,886.00	NA	NA	0.00	0.00
NEW JERSEY AMERICAN WATER	Unsecured	1,979.00	NA	NA	0.00	0.00
PAYPAL	Unsecured	0.00	NA	NA	0.00	0.00
PENFED CREDIT UNION	Unsecured	25,000.00	NA	NA	0.00	0.00
PENTAGON FEDERAL CREDIT UNION	Secured	0.00	8,631.89	8,631.89	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	497.00	497.84	497.84	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,411.00	3,411.05	3,411.05	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	3,097.00	3,096.96	3,096.96	0.00	0.00
PSE&G	Unsecured	800.00	NA	NA	0.00	0.00
RENT- A- CENTER	Unsecured	1,000.00	NA	NA	0.00	0.00
SCOLOPAX, LLC	Unsecured	NA	22,417.74	22,417.74	0.00	0.00
STATE OF NEW JERSEY DEPARTMEN	Unsecured	1,506.00	1,506.00	1,506.00	0.00	0.00
TD BANK USA, N.A.	Unsecured	1,204.00	1,204.11	1,204.11	0.00	0.00
US DEPARTMENT OF HOUSING AND I	Secured	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	717.00	690.42	690.42	0.00	0.00
WITHU	Unsecured	1,000.00	NA	NA	0.00	0.00
YOLANDA VARGAS	Unsecured	5,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,631.89	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,166.19	\$0.00	\$0.00
TOTAL SECURED:	\$13,798.08	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,774.35	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$0.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2024

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.